

Crosspoint (Westbury)

Annual Report

December 2021 – November 2022

Crosspoint (Westbury)

Albion House, Market Place, Westbury BA13 3DE

Charity Number 1149257

(Company Registration CE018437)

Crosspoint (Westbury) is a Foundation Charitable Incorporated
Organisation (CIO)

1. Objectives and activities

The charity is founded on Christian values, set up to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

2. Structure, governance and management

The trustees who served during the year were:

Mr K Fairman
Ms H Fairfield
Mrs J Vince
Mr M Brown

Recruitment and training of trustees and volunteers

Crosspoint has no paid employees; it is run entirely by volunteers. There are currently sixteen volunteers, including the trustees.

Recruitment of Trustees

The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years. Trustees may be reappointed for a further three years but after serving a total of nine years are required to stand down for a minimum of a year. There is no formal training for new trustees, but this is under review.

Recruitment of Volunteers

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop-in sessions and allows the volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful, the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

Volunteer training is mostly 'on the job' with new volunteers being paired with a more experienced volunteer for drop-in sessions. In addition we are planning four quarterly volunteer lunch/training sessions, which will commence early in 2023.

History

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the company being wound up members were required to contribute an amount not exceeding £10. On the 6 Aug 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

3. Overview of the Year

This is the first full year that we have been open since our operations were severely curtailed by Covid. There have been significant changes in that time that have impacted on Crosspoint and the services we offer.

Until we closed in 2020, we had operated co-operatively with the Warminster Foodbank and had, in all but name, been the Westbury Foodbank. During the Covid lockdowns Westbury Area Network (WAN) took on that role, and they continue to operate as the Westbury Foodbank. As a consequence Crosspoint now issues very little food support, although we do work with WAN by assessing client needs and signing off referral forms. We also continue to collect a significant number of donations on behalf of WAN, but that number has gone down as donors can now easily go directly to WAN.

As a result of these changes, and the relocation of the Community Fridge, the number of clients visiting Crosspoint on food related issues has dropped from over 500 in 2018/19 to under 150 this year.

Another area where Covid has affected people's behaviour, which has had a corresponding impact on Crosspoint, is through the befriending support we have traditionally offered. This is described in our Drop-in usage chart as 'coffee and chat'. In 2018/19 we had 564 clients who dropped in for no other reason than a coffee and chat; in 2021/22 that number dropped to 17! Covid has had a significant impact on people's willingness to mix and socialise without a specific reason.

As a result, the whole feel of the Crosspoint Drop-in sessions has changed. In the past there were almost always people chatting and drinking coffee, checking emails or browsing websites. These days we have fewer people coming through the door but the majority (approximately 80% or more) are looking for help either with benefits (we have helped more than 70 clients to complete PIP and Attendance Allowance forms this year), or other issues that take an hour or more with a volunteer to resolve.

As can be seen from the bar charts below, not only are the issues raised during drop-in sessions becoming more challenging, but as the year progressed the number of clients

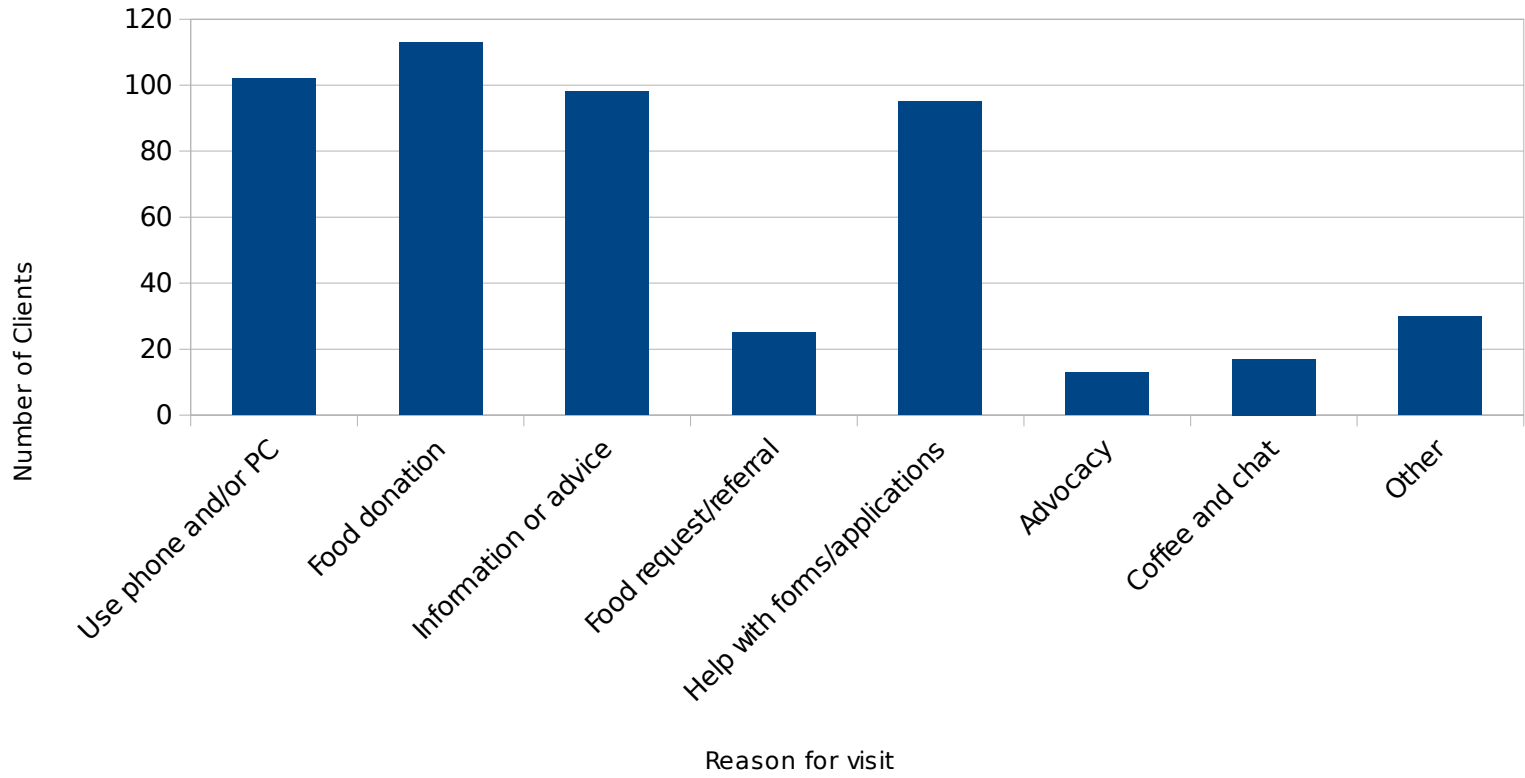
attending drop-in sessions has increased (this trend has continued beyond the end of our reporting year).

In addition to the many clients helped with benefit forms during drop-in sessions, a further 15 have been supported with home visits. This is a service only offered to those who have mobility or other medical issues, but we are seeing an increasing demand for this service.

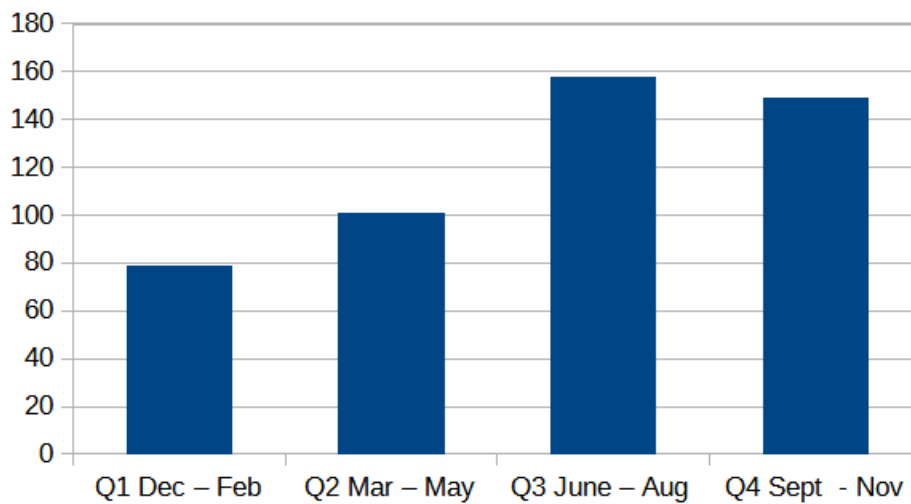
We have established an arrangement with the White Horse Health Centre so that a Social Prescriber is based at Crosspoint for one afternoon a month. This is very useful for those clients who wish to meet with a Social Prescriber and who live nearer to Crosspoint than to the Surgery. On occasions it has also been possible for the Social Prescriber to help Crosspoint clients directly.

The charts below show the issues that drop-in clients asked for help with, and the number of clients who were seen in each quarter of our reporting year. It shows a trend of an increase in the number of clients using Crosspoint and, relative to pre-Covid times, an increasing number of clients seeking help with more complex and serious issues.

Drop-in usage Dec 2021 - Nov 2022



Number of clients by Quarter Dec 2021 - Nov 2022



4. Projects

For a number of years Crosspoint has struggled with issues relating to the website. It was decided this year to start from scratch and employ a local company to design and build a new website for us. Many thanks to Andrew from Brighter Side of Bradford on Avon for his excellent work; the new website can be found at

www.crosspoint-westbury.co.uk

We are also working on the Crosspoint Facebook page.

Housekeeping

Our 12 year lease came to an end this year; we have successfully renegotiated a further twelve years (with break points every three years) at a significantly reduced rent.

We have also greatly improved the appearance of the area to the left of the door, previously used by the Community Fridge, with two colourful pictures and improved seating. There is also a table that is ideal for working with clients on paper forms.

Counselling

In the last year, we experienced significantly increased demand for our adults' and young people's Counselling service. The capacity of the team was therefore increased by 60% to meet this demand and to keep waiting times for a first counselling session to less than two months.

During the Covid lockdown, this had been done largely by telephone or Zoom, but has returned to in-person meetings in 2021-22. Issues dealt with included trauma and abuse, both from childhood and from relationships in the home. Each client is funded for 12 counselling sessions, although this can be extended by exception.

Referrals come either from the White Horse Health Centre or by people self-referring. At the end of counselling sessions, some people choose to make a donation to Crosspoint, which then helps with making the service financially sustainable in the long term.

Debt Advice

Since the demise of Hope Debt Advice Service, the Crosspoint Trustees have strongly believed that a similar service is needed in Westbury. We have been in contact with Community Money Advice (CMA) and agreed that we will open a Connect service, starting early next year. We will be putting in place all the necessary procedures and policies, and completing the training beginning in December 2022, with a view to opening in March or April 2023.

The Connect model means that clients will deal face to face with trained Crosspoint volunteers, known as Money Mentors. The Money Mentor will help clients look at their expenditure, ensure they are receiving all possible income, and prepare their paper work to pass on to professional debt advisors employed by CMA. The CMA advisor will identify the best debt solution for the client, and the Crosspoint Money Mentor will explain this to the client, and then support them in moving forward.

5. Income and Expenditure

The work of Crosspoint continues to be supported by grants, donations from local organisations and by giving from

individuals. The Trustees are most grateful for this support, without which our work in Westbury would not be possible.

A summary of our supporters is shown below; fuller details are in our accounts, which are attached.

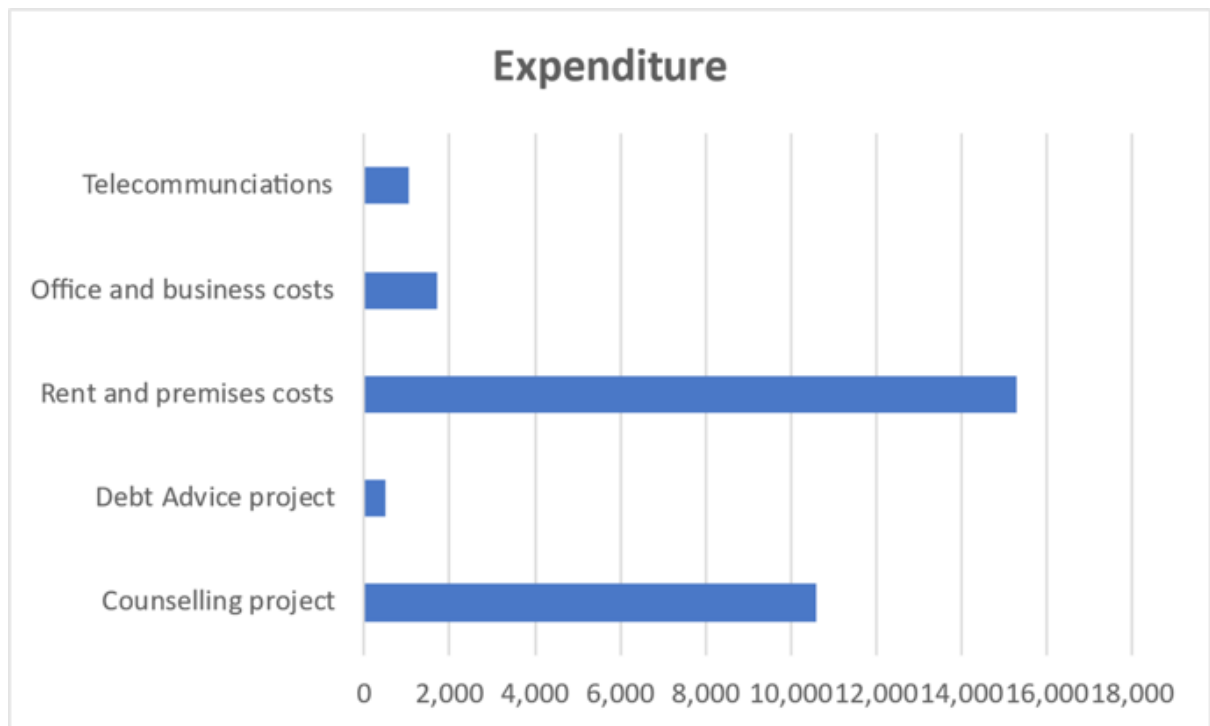
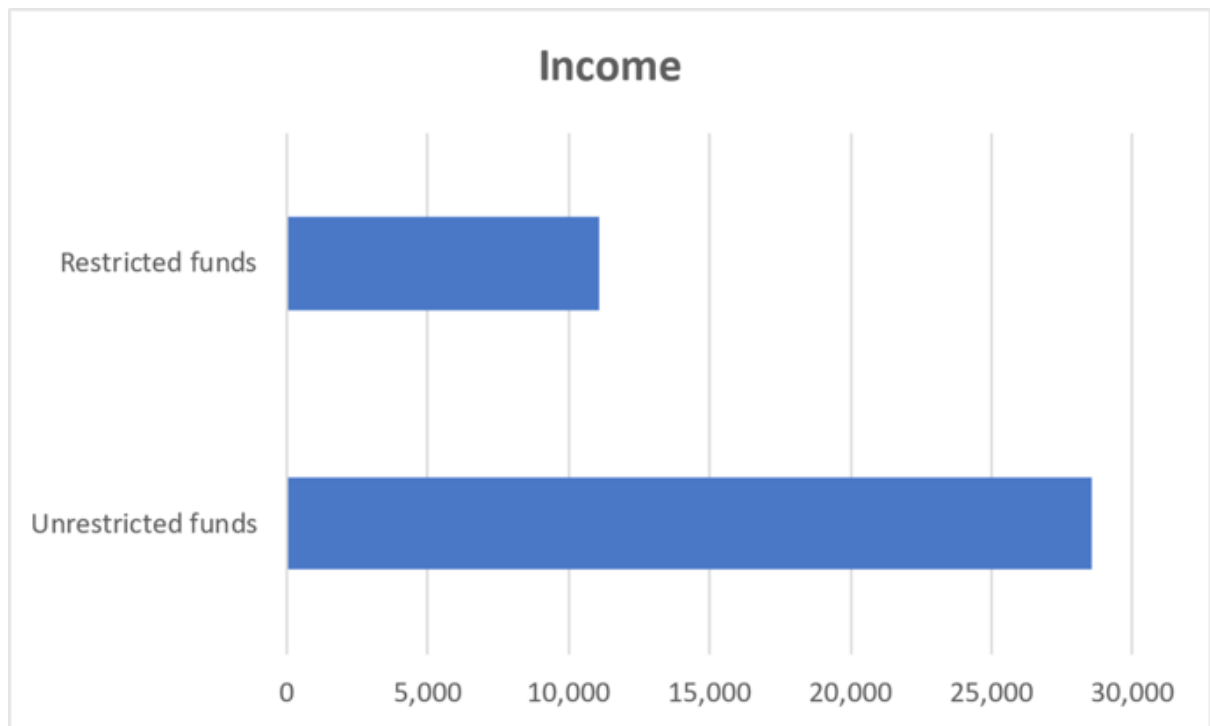
Grants were received from:

- The Albert Hunt Trust
- The Foyle Foundation
- Groundwork
- Local Giving
- RUH Charities
- Wessex Water
- Westbury Area Network
- Westbury Town Council
- Wiltshire Community Foundation
- Wiltshire Council

Local organisations that have given donations during the year:

- Edington Station Yard Ltd
- Westbury Leigh and Laverton Fund
- The White Horse Conclave
- LocalGiving
- Amazon
- Bratton Churches
- Pinnigar Finch Charity Fund
- Bratton Baptist Church
- St Bernadette's Church

In addition to the above organisations there are a number of individuals who give a regular donation via standing order. This regular giving is very important to us and we give our sincere thanks to them.



CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2022

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M T Brown
Mr K Fairman
Ms H Fairfield
Mrs J Vince

Charity number

1149257

Independent examiner

Chappell Associates Limited
Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2022

The trustees present their annual report and financial statements for the year ended 30 November 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

During the year Crosspoint has strived to meet local needs by telephone, answerphone service and limited drop-in sessions as permitted by Covid restrictions.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

At the start of the year there were three trustees who made strategic decisions: during the year a fourth trustee was appointed. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for another three years. There is no formal training for new trustees, but this is under review.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2022

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees report was approved by the Board of Trustees.

.....
Mr M T Brown
Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	27,413	11,105	38,518	17,252	11,669	28,921
Investments	4	1	-	1	1	-	1
Other income	5	1,117	-	1,117	1,403	-	1,403
Total income		<u>28,531</u>	<u>11,105</u>	<u>39,636</u>	<u>18,656</u>	<u>11,669</u>	<u>30,325</u>
<u>Expenditure on:</u>							
Charitable activities	6	18,611	10,685	29,296	17,990	9,221	27,211
Net income for the year/ Net movement in funds		9,920	420	10,340	666	2,448	3,114
Fund balances at 1 December 2021		<u>9,837</u>	<u>15,210</u>	<u>25,047</u>	<u>23,171</u>	<u>12,762</u>	<u>35,933</u>
Fund balances at 30 November 2022		<u>19,757</u>	<u>15,630</u>	<u>35,387</u>	<u>23,837</u>	<u>15,210</u>	<u>39,047</u>
WARNING: Brought forward reserves do not agree to comparatives				14,000			

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		183		382
Current assets					
Debtors	11	1,465		1,465	
Cash at bank and in hand		48,089		37,617	
		49,554		39,082	
Creditors: amounts falling due within one year	12	(14,350)		(350)	
Net current assets			35,204		38,732
Total assets less current liabilities			35,387		39,114
Income funds					
Restricted funds			15,630		15,210
<u>Unrestricted funds</u>					
Designated funds		-		14,000	
General unrestricted funds		19,757		9,837	
			19,757		23,837
			35,387		39,047

The financial statements were approved by the Trustees on

.....
Mr M T Brown
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

Charity information

Crosspoint Westbury is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Donations and gifts	11,905	1,775	13,680	13,752	1,195	14,947
Grants	15,508	9,330	24,838	3,500	10,474	13,974
	<u>27,413</u>	<u>11,105</u>	<u>38,518</u>	<u>17,252</u>	<u>11,669</u>	<u>28,921</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	1	1

5 Other income

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Other income	1,117	1,403

6 Charitable activities

	Support costs	Support costs
	2022	2021
	£	£
Share of support costs (see note 7)	29,296	27,211
Analysis by fund		
Unrestricted funds	18,611	17,990
Restricted funds	10,685	9,221
	29,296	27,211

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

7 Support costs

	Support costs	Governance costs	2022 Support costs	Governance costs	2021
	£	£	£	£	£
Depreciation	199	-	199	199	199
Rent and premises costs	15,268	-	15,268	15,423	15,423
Counsellors fees	10,595	-	10,595	7,188	7,188
Accountancy	364	-	364	312	312
HDAS project	500	-	500	447	447
Office costs	1,334	-	1,334	2,253	2,253
Telephone	1,036	-	1,036	1,389	1,389
	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>
Analysed between charitable activities	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

10 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2021	1,985	1,978	3,963
At 30 November 2022	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2021	1,700	1,881	3,581
Depreciation charged in the year	166	33	199
At 30 November 2022	1,866	1,914	3,780
Carrying amount			
At 30 November 2022	119	64	183
At 30 November 2021	285	97	382

11 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,465

12 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	14,350	350

13 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 30 November 2022 are represented by:						
Tangible assets	183	-	183	382	-	382
Current assets/(liabilities)	35,204	-	35,204	38,665	-	38,665
	35,387	-	35,387	39,047	-	39,047

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) ***FOR THE YEAR ENDED 30 NOVEMBER 2022***

14 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2022

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M T Brown
Mr K Fairman
Ms H Fairfield
Mrs J Vince

Charity number

1149257

Independent examiner

Chappell Associates Limited
Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2022

The trustees present their annual report and financial statements for the year ended 30 November 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

During the year Crosspoint has strived to meet local needs by telephone, answerphone service and limited drop-in sessions as permitted by Covid restrictions.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

At the start of the year there were three trustees who made strategic decisions: during the year a fourth trustee was appointed. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for another three years. There is no formal training for new trustees, but this is under review.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2022

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees report was approved by the Board of Trustees.

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Mr M T Brown

Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	27,413	11,105	38,518	17,252	11,669	28,921
Investments	4	1	-	1	1	-	1
Other income	5	1,117	-	1,117	1,403	-	1,403
Total income		28,531	11,105	39,636	18,656	11,669	30,325
<u>Expenditure on:</u>							
Charitable activities	6	18,611	10,685	29,296	17,990	9,221	27,211
Net income for the year/ Net movement in funds		9,920	420	10,340	666	2,448	3,114
Fund balances at 1 December 2021		9,837	15,210	25,047	23,171	12,762	35,933
Fund balances at 30 November 2022		19,757	15,630	35,387	23,837	15,210	39,047
WARNING: Brought forward reserves do not agree to comparatives				14,000			

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		183		382
Current assets					
Debtors	11	1,465		1,465	
Cash at bank and in hand		48,089		37,617	
		49,554		39,082	
Creditors: amounts falling due within one year	12	(14,350)		(350)	
Net current assets			35,204		38,732
Total assets less current liabilities			35,387		39,114
Income funds					
Restricted funds			15,630		15,210
<u>Unrestricted funds</u>					
Designated funds		-		14,000	
General unrestricted funds		19,757		9,837	
			19,757		23,837
			35,387		39,047

The financial statements were approved by the Trustees on

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Mr M T Brown
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

Charity information

Crosspoint Westbury is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Donations and gifts	11,905	1,775	13,680	13,752	1,195	14,947
Grants	15,508	9,330	24,838	3,500	10,474	13,974
	<u>27,413</u>	<u>11,105</u>	<u>38,518</u>	<u>17,252</u>	<u>11,669</u>	<u>28,921</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	1	1

5 Other income

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Other income	1,117	1,403

6 Charitable activities

	Support costs	Support costs
	2022	2021
	£	£
Share of support costs (see note 7)	29,296	27,211
Analysis by fund		
Unrestricted funds	18,611	17,990
Restricted funds	10,685	9,221
	29,296	27,211

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

7 Support costs

	Support costs	Governance costs	2022 Support costs	Governance costs	2021
	£	£	£	£	£
Depreciation	199	-	199	199	199
Rent and premises costs	15,268	-	15,268	15,423	15,423
Counsellors fees	10,595	-	10,595	7,188	7,188
Accountancy	364	-	364	312	312
HDAS project	500	-	500	447	447
Office costs	1,334	-	1,334	2,253	2,253
Telephone	1,036	-	1,036	1,389	1,389
	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>
Analysed between charitable activities	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

10 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2021	1,985	1,978	3,963
At 30 November 2022	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2021	1,700	1,881	3,581
Depreciation charged in the year	166	33	199
At 30 November 2022	1,866	1,914	3,780
Carrying amount			
At 30 November 2022	119	64	183
At 30 November 2021	285	97	382

11 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,465

12 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	14,350	350

13 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 30 November 2022 are represented by:						
Tangible assets	183	-	183	382	-	382
Current assets/(liabilities)	35,204	-	35,204	38,665	-	38,665
	35,387	-	35,387	39,047	-	39,047

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) ***FOR THE YEAR ENDED 30 NOVEMBER 2022***

14 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).